

INFORMATION DISCLOSURE CITATION
(Use several sheets if necessary)

Docket Number (Optional)

P22,425-E USA

Application Number

09/781,715

Applicant(s)

Michael J. Picciallo et al.

Filing Date

2/12/2001

Group Art Unit

3624

U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
CRK	A	4,885,685-A	12-1989	Wolfberg et al.	364	401	9-18-1987
CRK	B	5,826,243-A	05-1998	Musmanno et al.	705	35	1-03-1994
CRK	C	5,907,831-A	05-1999	Lotvin et al.	705	14	4-4-1997
CRK	D	6,021,943-A	02-2000	Chastain	235	379	8-27-1997
CRK	E	6,345,263	02-2002	Matsumoto et al.	705	41	1-10-1997
CRK	F	5,220,501	6-1993	Lawlor	364	408	12-8-1998
CRK	G	5,744,787	4-1998	Teicher	235	380	9-25-1995

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	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
							YES	NO
CRK	H	WO 01/50305	07/12/2001		G06F	17/00		
CRK	I	WO 02/08869	1/31/2002		G06F			
CRK	J	WO 00/28461	5/18/2000		G06F	151/00		
CRK	K	WO 00/43852	7/27/2000		G06F			

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

CRK	L	STUDENTS MUST HEED THE PERILS OF PLASTIC; [FINAL/ALL Edition] BILL LUBINGER. The Plain Dealer. Cleveland, Ohio: Jul 15, 1995. pg 3.E
CRK	M	Bank on Youth More children are learning to save money, with financial institutions helping by offering no-fee accounts.; [Valley Edition] BARBARA BRONSON GRAY. Los Angeles Times (pre-1997 FullText). Los Angeles, Calif.: Feb 12, 1993, pg.25

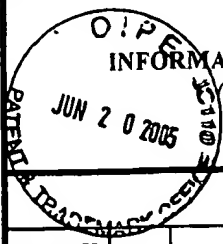
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Charles KZ

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8/30/05

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CRK	A	5,465,206	11-1995	Hilt et al.	705	40	
CRK	B	5,870,723	02-1999	Pare et al.	705	39	
CRK	C	5,953,710	09-1999	Fleming, Stephens S.	705	39	
CRK	D	6,032,133	02-2000	Hilt et al.	705	40	

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CRK	E	EP0725376A2	08-1996	European Patent	G07F	19/00		

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CRK	F	Brooker, Dena, "Purchasing Cards: The Next Generation," Modern Publishing, Toronto, volume 39, issue 6, page 18.
CRK	G	"Visa Wants to Kill Cash, It Hopes 'Smart Cards' Will Become the Payment of Choice," P. Sinton, San Francisco Chronicle (October 11, 1995).

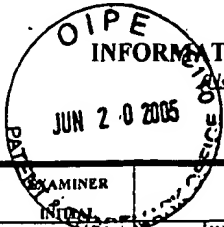
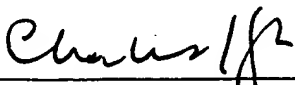

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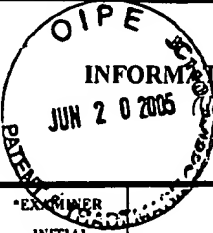

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EXAMINER INITIALS	H	"Brokers Compete With Lenders," R.Heady, The Denver post, (November 19, 1995)			
CHK	I	"Companies Rush to Say 'Buy-Buy' Over net" S.Garfinkel, San Jose Mercury News (October 1, 1996)			
CHK	J	"Verifone Wants to Plug Into Cash," M. Landberg, San Jose Mercury News (October 1, 1996)			
CHK	K	"Filing Expenses Via American Express," J. Swenson, Information Week (July 1, 1996)			
CHK	L	"Digital Cash," M.Gianturco, Forbes (August 14, 1995)			
CHK	M	"The Check's In the Mail: Banks Plan Electronic Payment System," T.Hoffman, Computerworld (September 4, 1995)			
CHK	N	"American Express University-About The Cards," (American Express Inc. 1995)			
CHK	O	"Wells Fargo Student Visa Card" (Wells Fargo.com May 12, 1996)			
CHK	P	"Payment Card Organization Detail Next Steps On Global Chip Card Specifications," MasterCard International (April 10, 1996)			
CHK	Q	http://www.itc.icl.ie/products/smartcard/ems/fsucase.htm ; "Florida State University"; posted September 1996			
CHK	R	http://www.fsu.edu/~fstime/FS-Times/Volume 1/Issue 6/compression.html "Compression-Short Takes on Big Subjects (Smart card marches on); posted April/May 1996			
CHK	S	http://www.house.gov/castle/banking/norwood3.htm ; "Florida State University Aes FSU Card: A Multipurpose Identification Card"; Bill R. Norwood; posted July 10, 1996			
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OK	T	http://www.floridaflambeau.com/Int...issues/1997/021897/news1.this.html ; "This year the War Department aims for fairer FSU Card fees"; riva Saker; posted February 12, 1997	
OK	U	http://www.floridaflambeau.com/Int.../1997/042597/news2.technology.html ; "The future of technology could find roots in Tallahassee, FSU"; Rachael Knowles; posted April 25, 1997	
OK	V	"New Web Site Enables Teens and Kids to Shop and Save Online," Business Wire (Jan 26, 1999)	
OK	W	http://www.RocketCash.com/overview/html , 12/98	
OK	X	"Chase Manhattan, Citibank, MasterCard and Visa join forces to launch Pilot Program," Master Card International (May 12, 1996)	
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JUN 23 2005

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<i>AKS</i>	J	"Verifone Wants to Plug Into Cash," M. Landberg, San Jose Mercury News (October 1, 1996)
<i>CLK</i>	K	"Filing Expenses Via American Express," J. Swenson, Information Week (July 1, 1996)
<i>CLK</i>	L	"Digital Cash," M. Gianturco, Forbes (August 14, 1995)
<i>CLK</i>	M	"The Check's In the Mail: Banks Plan Electronic Payment System," T. Hoffman, Computerworld (September 4, 1995)
<i>CLK</i>	N	"American Express University-About The Cards," (American Express Inc. 1995)
<i>AKS</i>	O	"Wells Fargo Student Visa Card" (Wells Fargo.com May 12, 1996)
<i>CLK</i>	P	"Payment Card Organization Detail Next Steps On Global Chip Card Specifications," MasterCard International (April 10, 1996)
<i>AKS</i>	Q	http://www.itc.icl.ie/products/smartcard/ems/fsucase.htm ; "Florida State University"; posted September 1996
<i>CLK</i>	R	http://www.fsu.edu/~fstime/FS-Times/Volume 1/Issue 6/compression.html "Compression-Short Takes on Big Subjects (Smart card marches on); posted April/May 1996
<i>AKS</i>	S	http://www.house.gov/castle/banking/norwood3.htm ; "Florida State University Aes FSU Card: A Multipurpose Identification Card"; Bill R. Norwood; posted July 10, 1996

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<http://www.floridaflambeau.com/Int.../1997/042597/news2.technology.html>: "The future of technology could find roots in Tallahassee, FSU"; Rachael Knowles; posted April 25, 1997

"New Web Site Enables Teens and Kids to Shop and Save Online," Business Wire (Jan 26, 1999)

<http://www.RocketCash.com/overview/html>, 12/98

"Chase Manhattan, Citibank, MasterCard and Visa join forces to launch Pilot Program," Master Card International (May 12, 1996)

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